

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

WNI 16-016765
Shapiro & DeNardo, LLC
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Charles G. Wohlrab, Esq. 016592012
ATTORNEYS FOR MIDFIRST BANK

IN RE:

**SCOTT MICHAEL BAYLES AND GERALDINE
MARIE BAYLES, DEBTORS**



Order Filed on November 14, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

CASE NO.: 19-17417-MBK

**JUDGE: HONORABLE MICHAEL B.
KAPLAN**

CHAPTER: 13

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: November 14, 2019

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter being opened to the Court by Shapiro & DeNardo, LLC, Attorneys for MidFirst Bank, hereinafter "Secured Creditor", upon the filing of a Notice of Motion for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtors to make post-petition payments on a mortgage obligation and due notice of said Motion and the supporting Certification having been given by mail to the Trustee, the Debtors and the attorney for the Debtors, if any AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,


1. Debtors are currently delinquent in post-petition payments to Secured Creditor for the months of July 1, 2019 through October 1, 2019 in the total amount of \$9,072.32.
2. Debtors agree to capitalize the post-petition delinquency outlined in Paragraph one (1), \$9,072.32, to be paid to Secured Creditor through the remaining Chapter 13 Plan
3. Starting November 1, 2019, Debtors agree to maintain all contractually due payments to Secured Creditor, which currently amount to \$2,268.08.
4. Payments should be submitted to the Secured Creditor via Certified Check to the below address:

Wells Fargo Home Mortgage
PO Box 14507
Des Moines, IA 50306

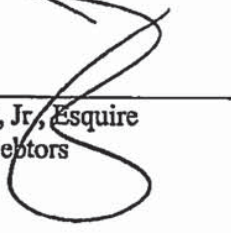
5. If the Debtor(s) fails to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtor(s) failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor(s) Counsel and Debtor(s) as required by the local bankruptcy rules.

We hereby consent to the form, content,
and entry of the within Order.

Shapiro & DeNardo, LLC


Charles G. Wohlrab, Esquire
Attorney for the Secured Creditor

Date: 11-4-19


William H. Oliver, Jr., Esquire
Attorney for the Debtors

Date: 11/4/19

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Scott Michael Bayles
Geraldine Marie Bayles
Debtors

Case No. 19-17417-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.
db/jdb +Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor MIDFIRST BANK cwohlab@LOGS.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New
York Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New
York Et Al... rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Joint Debtor Geraldine Marie Bayles bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Debtor Scott Michael Bayles bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 8